

Notice of References Cited	Application/Control No. 10/035,852	Applicant(s)/Patent Under Reexamination HUANG ET AL.	
	Examiner Ann Loftus	Art Unit 3694	Page 1 of 2

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*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-6,029,153	02-2000	Bauchner et al.	705/42
*	B	US-6,202,053	03-2001	Christiansen et al.	705/38
*	C	US-5,940,812	08-1999	Tengel et al.	705/38
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	M	US-			

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	U	Friedland, Marc. Credit Scoring Digs Deeper into Data, Credit World, May/June 1996. (Vol. 84, Issue 5, p. 19)
	V	Asch, Latimer. "Credit Scoring: A Strategic Advance for Small Business Banking," Commercial Lending Review, Spring 1997 (Vol. 12, Issue 2), p18
	W	Bansal and Kauffman, "Comparing the Modeling Performance of Regression and Neural Networks as Data Quality Varies: A Business Model Approach," Journal of Management Information Systems, Summer 93,(Vol. 10, Issue 1), p11.
	X	"A Soft Landing for Retentions: Software helps lenders keep Prepayments at Manageable Levels" by Rhonda Lipschutz, from US Banker, Feb 2000

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
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	U	"Another Look at the Role of Borrower Characteristics in Predicting Mortgage Prepayments" (hereafter referred to as Little) is by Michael LaCour-Little was published in the Journal of Housing Research, Volume 10, Issue 1, pp 45-60, by Fannie Mae Foundation in 1999.
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